

Figure 2B: Capturing Completed Transaction Information at the Card Issuer

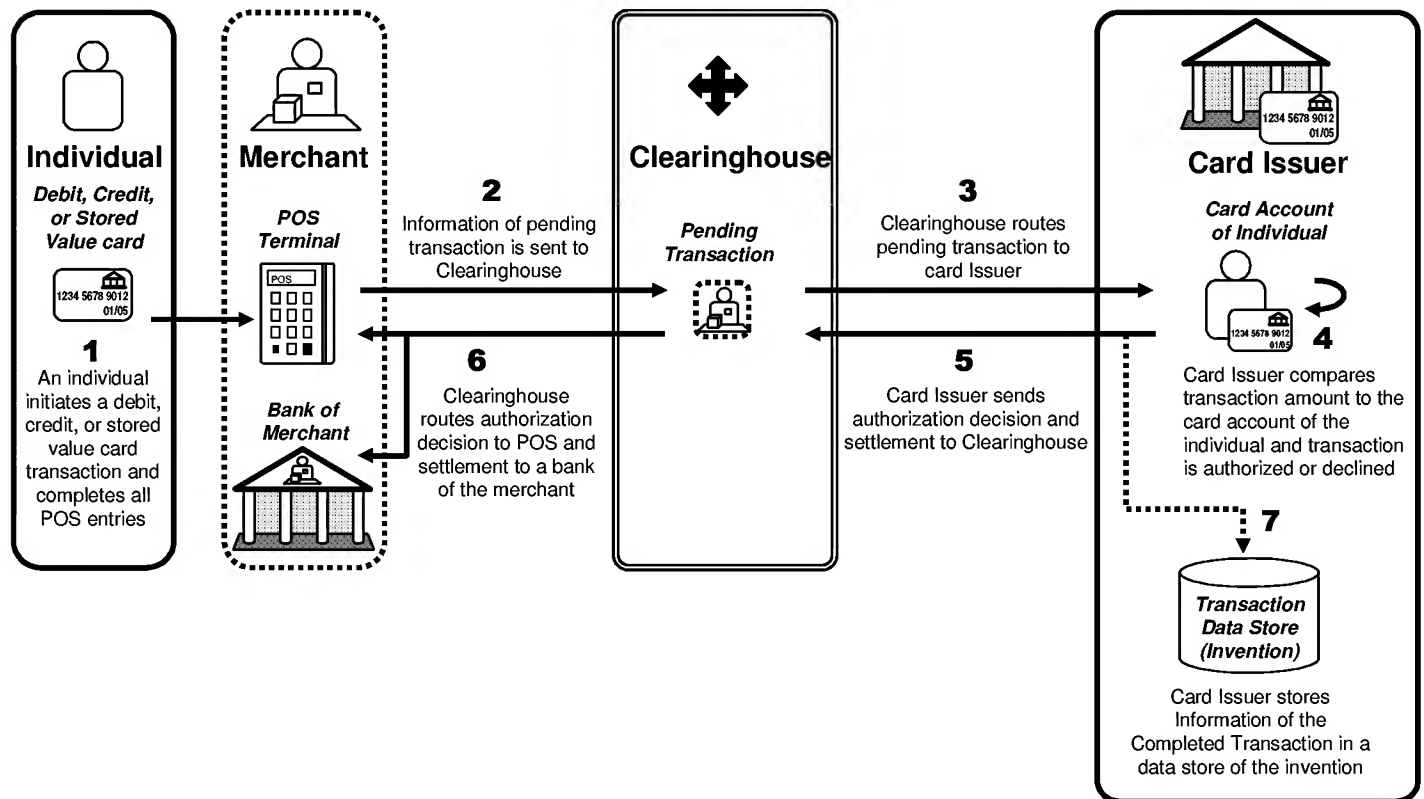


Figure 2C: Capturing Completed Transaction Information at a Third Party

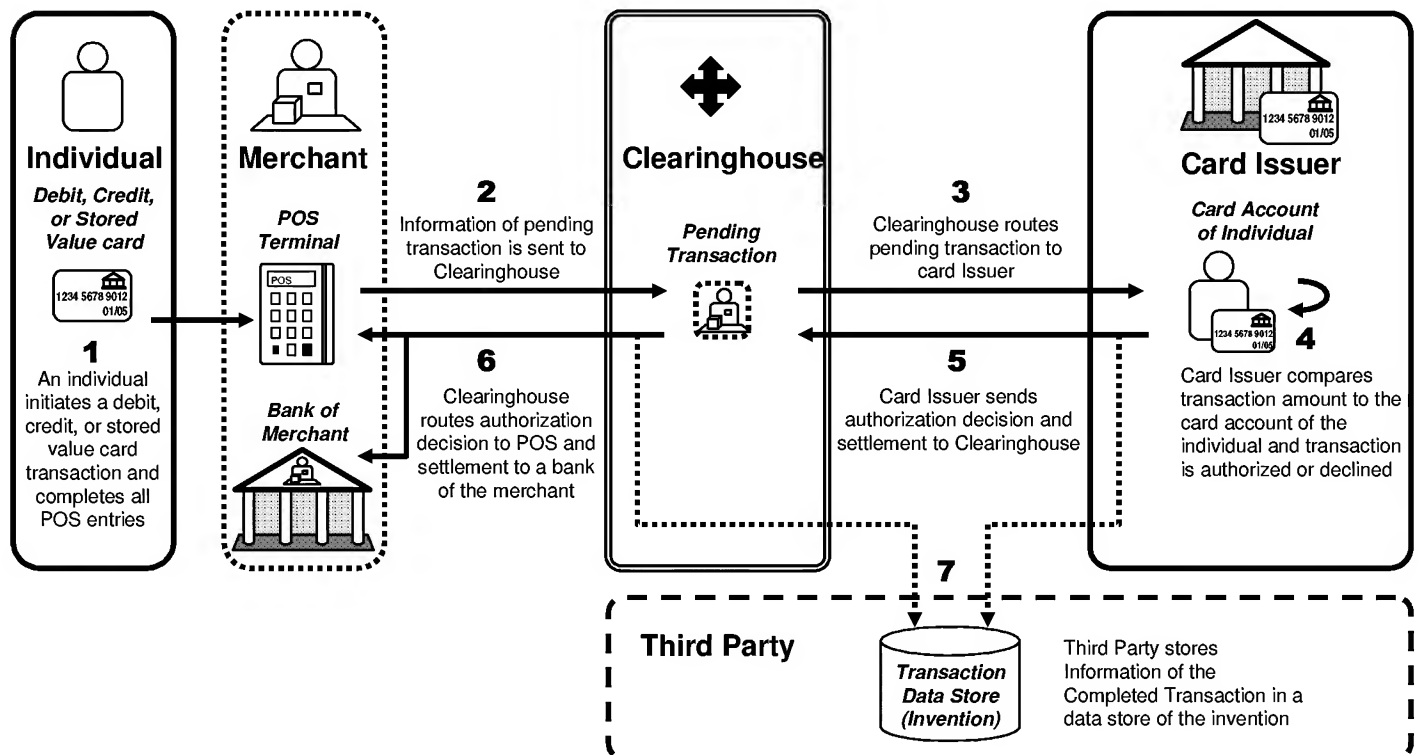


Figure 3A: Fund Transfer based on Completed Transaction Data at Clearinghouse

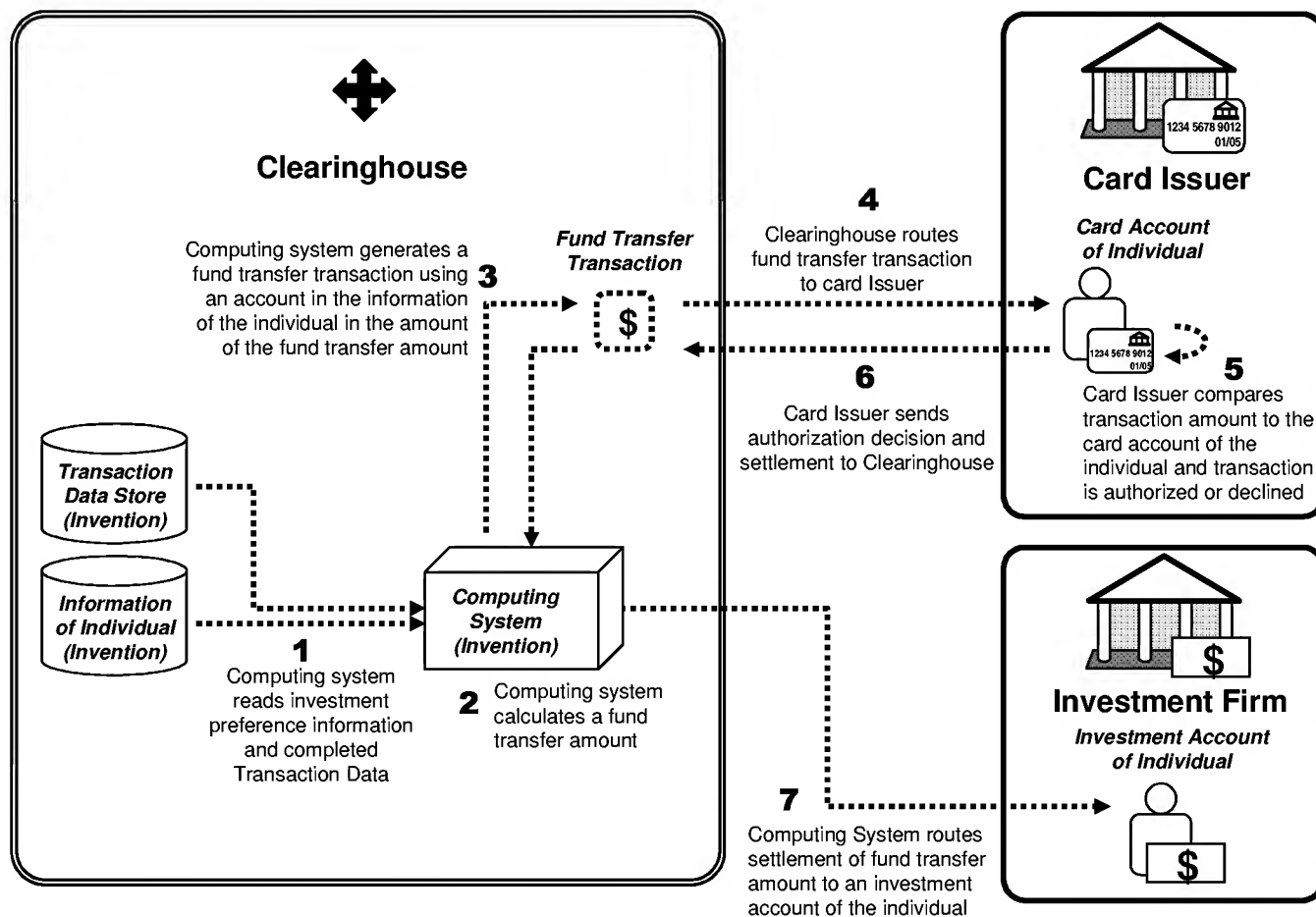


Figure 3B: Fund Transfer based on Completed Transaction Data at Card Issuer

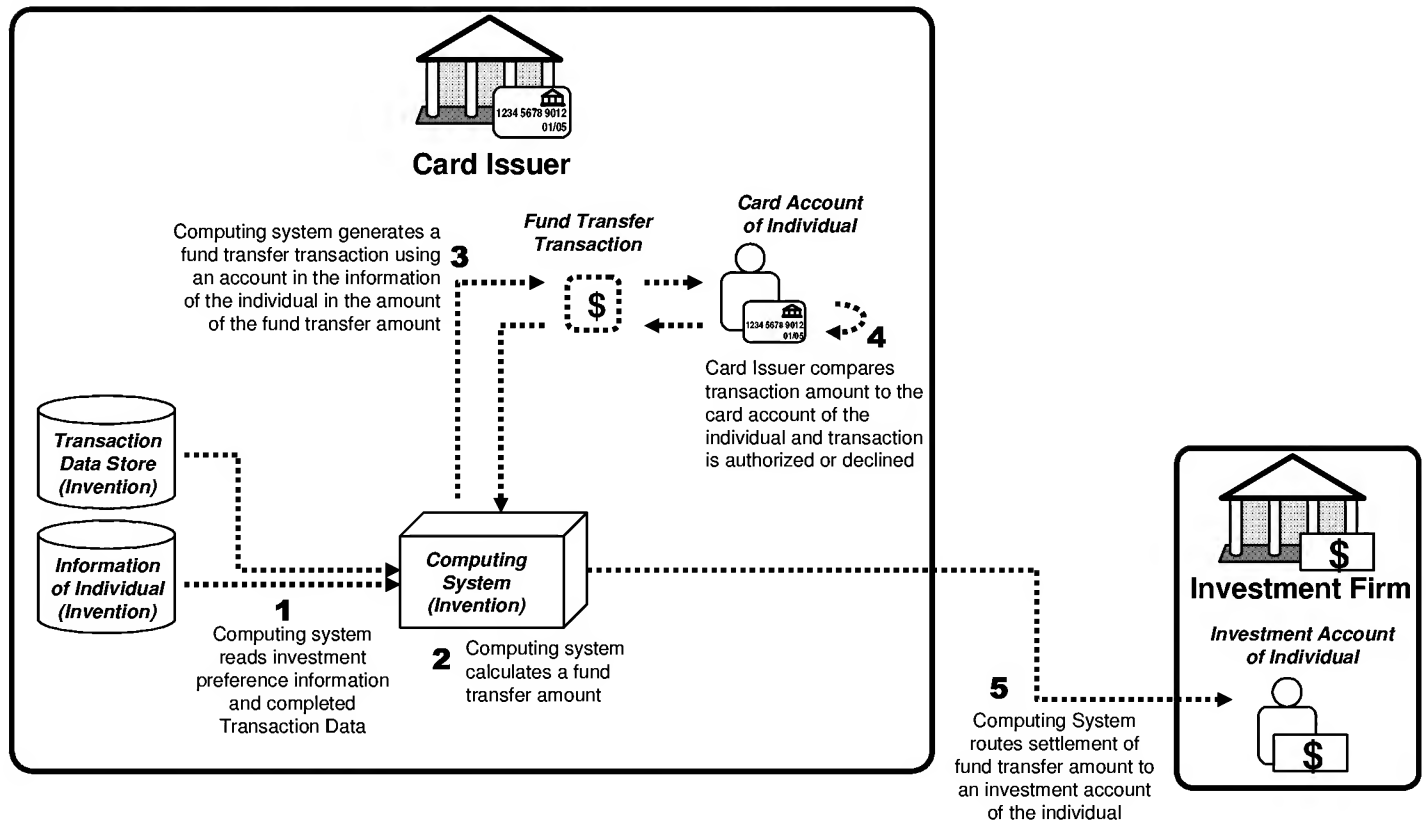


Figure 4A: Fund Transfer Based on Interrupting Pending Transaction at the Clearinghouse

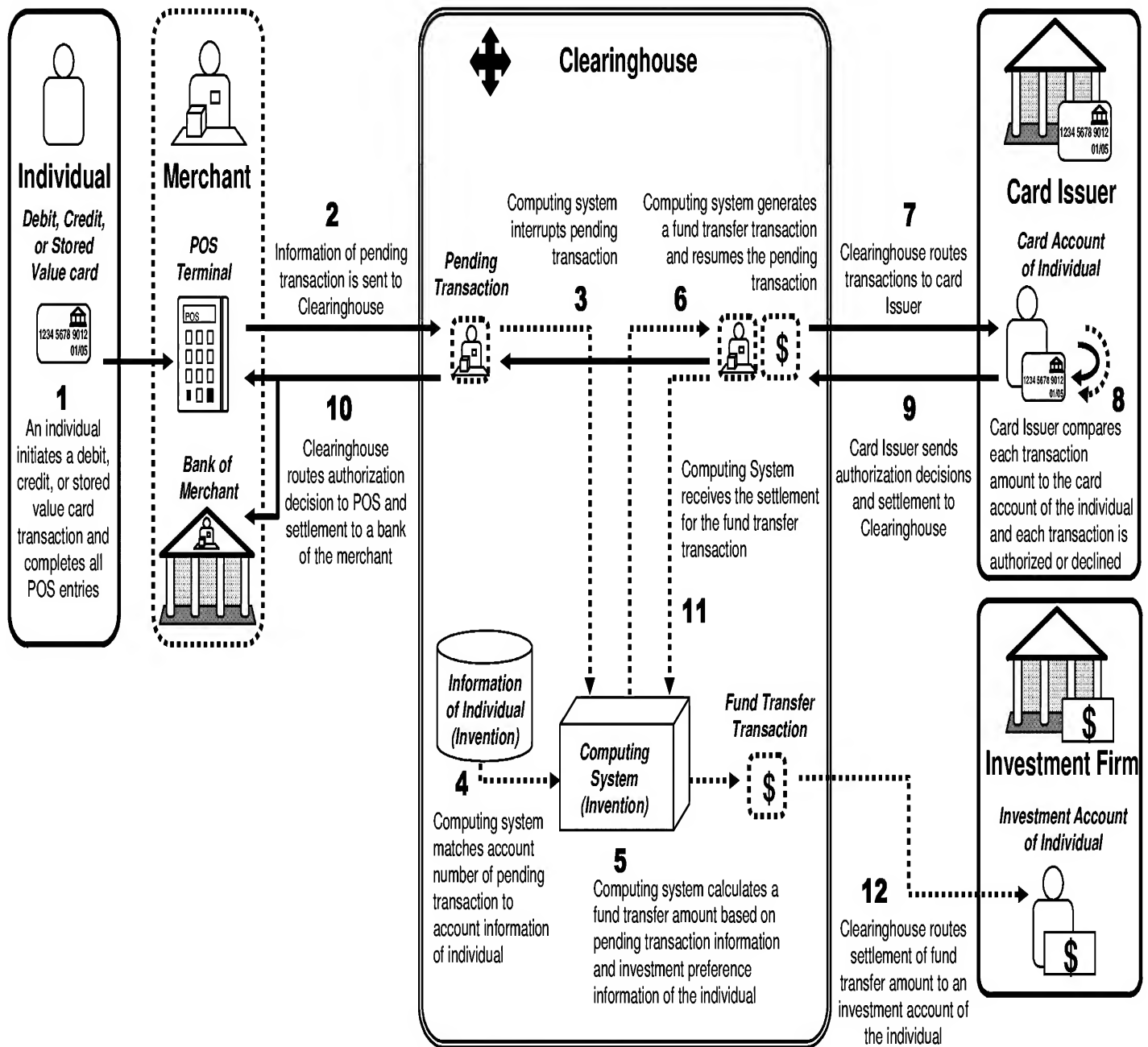


Figure 4B: Fund Transfer Based on Interrupting Pending Transaction at the Card Issuer

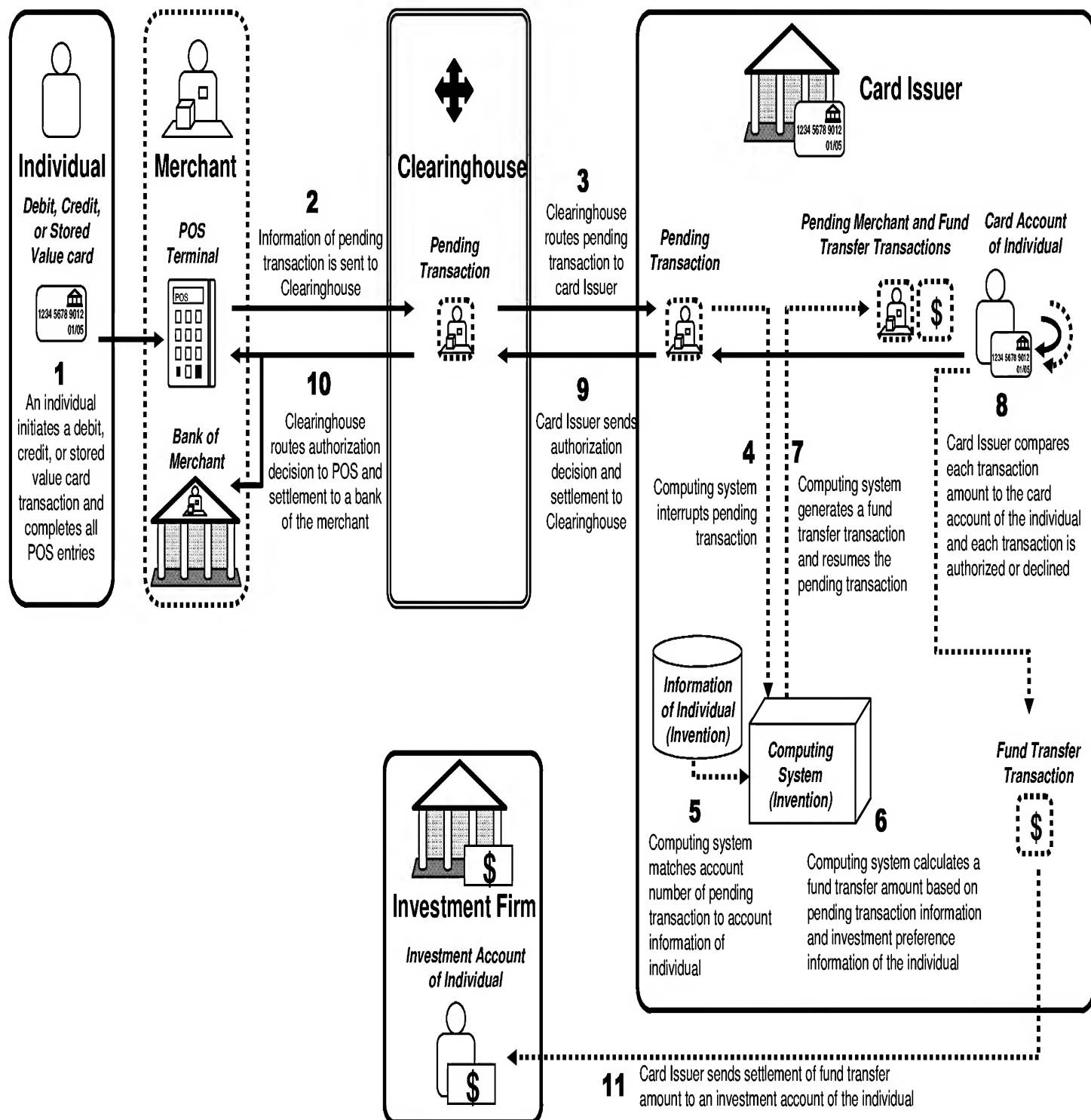


Figure 5: Fund Transfer From a Secondary Transaction

